

Appendix A-1
Women in Nigeria - Bauchi Micro-credit Project

Categories		Amount in Naira
A. Loan Fund		
A.1 Lending capital		7,400,000
	Sub-Total	7,400,000
B. Training and Technical Assistance		
B.1 Loan management training		77,800
B.2 Financial management training		77,800
B.3 Internship at MFI		31,000
B.4 ADF participatory project monitoring & evaluation training		70,500
B.5 ADF accounting system training		60,000
B.6 Computer training		45,000
B.7 Board /management training in leadership skills		21,500
B.8 Technical assistance		144,000
B.9 Loan Performer software and training		305,500
B.10 Workshops for ADF micro-credit grantees		378,000
B.11 Pre-loan training on loan management and bookkeeping		392,400
B.12 Pre-loan training on business and leadership skills		196,200
	Sub- Total	1,799,700
C. Operating expenses		
C.1 Two loan officer's salaries		360,000
C.2 Finance and administrative officer's salary		120,000
C.3 Loan monitoring		192,000
C.4 Develop loan documents and record system		40,000
C.5 Stationery items		24,000
C.6 Banking charges and communication		62,000
C.7 Identification and mobilization of new groups		96,000
	Sub-Total	894,000
D. Equipment		
D.1 Computer		150,000
D.2 Office furnishings		28,500
D.3 Used four-wheel drive vehicle		1,600,000
	Sub-Total	1,778,500
E. Evaluation		
E.1 Mid-term evaluation		200,000
E.2 End of project evaluation		300,000
	Sub-Total	500,000
	Grant Sub-Total	12,372,200
	Audit	400,000
	Grant Total	12,772,200

ADF

Grantee